

A. U.S. Department of Housing and Urban Development		B. Type of Loan	
1. <input type="checkbox"/> FHA		2. <input type="checkbox"/> FMHA	
4. <input type="checkbox"/> VA		3. <input checked="" type="checkbox"/> Conv. Unins.	
6. File Number		7. Loan Number	
40656		925000182867	
8. Mortgage Ins. Case No.			
<b>Settlement Statement</b>			
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked ("POC") were paid outside the closing; they are shown here for information purposes and are not included in the totals.			
D. Name of Borrower: ANNA R. RICHARDSON			
E. Name of Seller:			
F. Name of Lender: FREEMONT INVESTMENTS, 1411 OPUS PLACE SUITE 600, DOWNERS GROVE, IL 60515			
G. Property Location: NEWKIRK'S SUBDIVISION 1647 SOUTH CENTRAL PARK AVENUE, CHICAGO, IL 60623			
H. Settlement Agent: Absolute Title Services, Inc (847) 285-5900 Place of Settlement: 2227 Hammond Drive, Suite B, Schaumburg, IL 60173			
I. Settlement Date: 10/24/2005 Proration Date: 10/28/2005			
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross amount due from borrower:		400. Gross amount due to seller:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	9,970.48	403.	
104. MTG PO TO NEIGHBORHOOD HOUSING SERVICE	10,902.90	404.	
105. MTG PO TO CHASE	24,738.24	405.	
Adjustments for items paid by seller in advance:		Adjustments for items paid by seller in advance:	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross amount due from borrower:	45,611.62	420. Gross amount due to seller:	0.00
200. Amounts paid by or in behalf of the borrower:		500. Reduction in amount due to seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	150,000.00	502. Settlement charges to seller (line 1400)	0.00
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller:		Adjustments for items unpaid by seller:	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for borrower:	150,000.00	520. Total reduction in amount due seller:	0.00
300. Cash at settlement from/to borrower:		600. Cash at settlement to/from seller:	
301. Gross amount due from borrower (line 120)	45,611.62	601. Gross amount due to seller (line 420)	0.00
302. Less amount paid by/for borrower (line 220)	150,000.00	602. Less total reduction in amount due seller (line 520)	0.00
303. CASH ( )FROM (X)TO BORROWER	104,388.38	603. CASH ( )FROM ( )TO SELLER	0.00

SUBSTITUTE FORM 1099 SELLER STATEMENT - The information contained in Blocks E, G, H and I and on line 401 (or, if line 401 is asterisked, lines 403 and 404), 406, 407 and 408-412 (applicable part of buyer's real estate tax reportable to the IRS) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER INSTRUCTION - If this real estate was your principal residence, file form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of form 4797, Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide Absolute Title Services, Inc (847) 285-5900 with your correct taxpayer identification number.  
If you do not provide Absolute Title Services, Inc (847) 285-5900 with your correct taxpayer identification number, you may be subject to civil or criminal penalties.

Exhibit A

Settlement Charges		10/24/05 7:38 AM	File Number: 40656
700. Total sales/broker commission			
Division of commission (line 700) as follows:		Paid From	Paid From
701. \$		Borrower's	Seller's
702. \$		Funds at	Funds at
703. Commission paid at settlement		Settlement	Settlement
704.			
800. Items payable in connection with loan			
801. Loan origination fee	to FREEMONT INVESTMENT: ( 0.596%)	894.00	
802. Loan discount			
803. Appraisal fee	to ACTIVE APPRAISALS PLUS, INC	450.00	
804. Credit report	to COUNTRY MORTGAGE SERVICES	10.50	
805. Lender's inspection fee			
806. Mortgage insurance application fee			
807. Assumption fee			
808. BROKER FEE	to COUNTRY MORTGAGE SERVICES	2,780.00	
809. TAX SERVICE FEE	to LANDAMERICA TAX AND FLOOD SERVICES	60.00	
810. FLOOD CERT FEE	to LANDAMERICA TAX AND FLOOD SERVICES	9.50	
811. PROCESSING FEE	to COUNTRY MORTGAGE SERVICES	495.00	
812. COURIER FEE	to COUNTRY MORTGAGE SERVICES	25.00	
813. YSP PD BY LENDER	to COUNTRY MORTGAGE SERVICES POCL 2250.00		
900. Items required by lender to be paid in advance			
901. Interest from 10/28/2005 to 11/1/2005	at \$30.6200/day for 4 days.	122.48	
902. Mortgage insurance premium for			
903. Hazard insurance premium for	to AMERICAN FAMILY II	1,291.00	
904.			
905.			
1000. Reserves deposited with lender			
1001. Hazard insurance			
1002. Mortgage insurance			
1003. City property taxes			
1004. County property taxes			
1005. Annual assessments (maint.)			
1006.			
1007.			
1008.			
1009.			
1100. Title charges			
1101. Settlement or closing fee	to Absolute Title Services, Inc	175.00	
1102. Abstract or title search			
1103. Title examination			
1104. Title insurance binder			
1105. Document preparation QUIT CLAIM to STEVE SHAYKIN		75.00	
1106. Notary fees			
1107. Attorney's fees to			
includes above items no.:			
1108. Title insurance	to Absolute Title Services, Inc	460.00	
includes above items no.:			
1109. Lender's coverage	\$150,000.00 \$460.00		
1110. Owner's coverage			
1111. EPA/COMP ENDORSEMENTS	to Absolute Title Services, Inc	115.00	
1112. DOC PROCESSING FEE	to Absolute Title Services, Inc	148.00	
1113. INCOMING WIRE FEE	to Absolute Title Services, Inc	20.00	
1114. CONTRACT CLOSER FEE	to ACCORD CORP POC 200.00		
1115. OFFSITE RENTAL	to AVD CONSULTING POC 75.00		
1116. OVERNIGHT CUSTOMER FUNDS to Absolute Title Services, Inc		20.00	
1117.			
1118.			
1119.			
1120.			
1200. Government recording and transfer charges			
1201. Recording fees:	Deed \$26.50 Mortgage \$70.50	97.00	
1202. City/county tax/stamps:			
1203. State tax/stamps:			
1204.			
1205.			
1206. ILLINOIS RECORDING MANDATE to Absolute Title Services, Inc		10.00	
1300. Additional settlement charges			
1301. Survey			
1302. Pest inspection			
1303. PAY AS DIRECTED	to CATHERINE/TAPE REPORT	1,127.00	
1304. PAY AS DIRECTED	to COLLECTION CO	1,009.00	
1305. POLICY REGISTRATION	to THE STATE OF ILLINOIS	3.00	
1306. PAY AS DIRECTED	to CREDIT PROTECTION ASSOC	323.00	
1307. PAY AS DIRECTED	to RISK MANAGEMENT LT	138.00	
1308. PAY AS DIRECTED	to RISK MANAGEMENT	113.00	
1400. Total settlement charges (entered on lines 103, section J and 502, section K)		9,970.48	

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

*John Thayer*  
Absolute Title Services, Inc

10/24/05  
Date

**SELLER'S AND/OR PURCHASER'S STATEMENT** Seller's and Purchaser's signature hereon acknowledges his/her approval of tax prorations and signifies their understanding that prorations were based on taxes for the preceding year, or estimates for the current year, and in the event of any change for the current year, all necessary adjustments must be made between Seller and Purchaser; likewise any default in delinquent taxes will be reimbursed to Title Company by the Seller.

Title Company, in its capacity as Escrow Agent, is and has been authorized to deposit all funds it receives in this transaction in any financial institution, whether affiliated or not. Such financial institution may provide Title Company computer accounting and audit services directly or through a separate entity which, if affiliated with Title Company, may charge the financial institution reasonable and proper compensation therefor and retain any profits therefrom. Any escrow fees paid by any party involved in this transaction shall only be for checkwriting and input to the computers, but not for aforesaid accounting and audit services. Title Company shall not be liable for any interest or other charges on the earnest money and shall be under no duty to invest or reinvest funds held by it at any time. Sellers and Purchasers hereby acknowledge and consent to the deposit of the escrow money in financial institutions with which Title Company has or may have other banking relationships and further consent to the retention by Title Company and/or its affiliates of any and all benefits (including advantageous interest rates on loans) Title Company and/or its affiliates may receive from such financial institutions by reason of their maintenance of said escrow accounts.

The parties have read the above sentences, recognize that the recitations herein are material, agree to same, and recognize Title Company is relying on the same.

*Anna R. Richardson*  
Purchasers/Borrowers  
(ANNA R. RICHARDSON)

Sellers

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18: U.S. Code Section 1001 and Section 1010.

**15008 Woodlawn Avenue  
Floor One  
Dolton, Illinois 60419**

**Lloyd J. Brooks, CPCU**  
Attorney at Law

**(708) 841-8000 Telephone  
(708) 841-8080 Facsimile  
lloyd.brooks@thebrooksfirm.com  
www.thebrooksfirm.com**

October 17, 2007

**VIA CERTIFIED MAIL**

Fremont Investment & Loan  
P.O. Box 19041  
San Bernardino, California 92423-9041

**VIA CERTIFIED MAIL**

Mortgage Electronic Registration Systems  
1595 Spring Hill Road  
Vienna, Virginia 22182

Re: Notice of Rescission and Lien  
Anna R. Richardson  
1647 S. Central Park Avenue, Chicago, Illinois 60623  
Fremont Loan No.: 5000182867 or 925000182867  
MERS MIN: 1001944-5000182867-3

To The Interested Parties Addressed Above:

Please be advised that this office has been retained on behalf of the above client to file suit against you and that we claim a lien upon said recovery for 1/3 or such amount as a court awards.

It appears that on October 24, 2005 Fremont Investment & Loan closed a mortgage loan to Anna R. Richardson, a disabled and elderly person. The closing of the loan took place in her home and was closed by either her loan officer or contractor. The purpose of the loan was to pay for some repairs and remodeling of Mrs. Richardson's home. However, the closer of the loan never gave Mrs. Richardson copies of any of the documentation or disclosures presented at the closing. In addition the proceeds of the loan were never paid to Mrs. Richardson.

You are hereby notified that Mrs. Richardson elects to cancel the loan of October 24, 2005 for failure to comply with the Truth in Lending Act and its implementing regulations, Regulation Z. Pursuant to 15 U.S.C. §1641, demand is made for the identity of the owner of this note and mortgage. Pursuant to 12 U.S.C. §2605, I request an account history and a copy of all documents allegedly signed by my client at the closing. I am requesting this documentation so that I may determine what, if anything, my client is obligated to repay.

Faithfully yours,

THE BROOKS LAW FIRM

Lloyd J. Brooks

**Exhibit B**

Notice of Rescission and Lien

Anna R. Richardson

1647 S. Central Park Avenue, Chicago, Illinois 60623

Fremont Loan No.: 5000182867 or 925000182867

MERS MIN: 1001944-5000182867-3

October 17, 2007

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CC: Arlene Y. Coleman., Esq.

I, Lloyd Brooks, under penalty of perjury, as provided for by 28 U.S.C. §1746, certify that I had a copy of the foregoing document sent to the addresses for each entity addressed above via U.S. mails as indicated above each addressee on October 17, 2007.

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Lloyd Brooks